
State: Arkansas **Filing Company:** Ameritas Life Insurance Corp.
TOI/Sub-TOI: H21 Health - Other/H21.000 Health - Other
Product Name: Electronic Application Process - Health
Project Name/Number: Electronic Application Process - Health/Electronic Application Process - Health

Filing at a Glance

Company: Ameritas Life Insurance Corp.
Product Name: Electronic Application Process - Health
State: Arkansas
TOI: H21 Health - Other
Sub-TOI: H21.000 Health - Other
Filing Type: Form
Date Submitted: 08/30/2012
SERFF Tr Num: AMFA-128654442
SERFF Status: Closed-Approved-Closed
State Tr Num:
State Status: Approved-Closed
Co Tr Num: ELECTRONIC APPLICATION PROCESS - HEALTH

Implementation: On Approval
Date Requested:
Author(s): Cindy Meyer, Joanne Friend, Jenny Boggs
Reviewer(s): Rosalind Minor (primary)
Disposition Date: 09/10/2012
Disposition Status: Approved-Closed
Implementation Date:

State Filing Description:

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General Information

Project Name: Electronic Application Process - Health
 Project Number: Electronic Application Process - Health
 Requested Filing Mode: Informational
 Explanation for Combination/Other:
 Submission Type: New Submission
 Overall Rate Impact:
 Deemer Date:
 Submitted By: Jenny Boggs
 Status of Filing in Domicile: Pending
 Date Approved in Domicile:
 Domicile Status Comments:
 Market Type: Individual
 Individual Market Type: Individual
 Filing Status Changed: 09/10/2012
 State Status Changed: 09/10/2012
 Created By: Jenny Boggs
 Corresponding Filing Tracking Number:
 PPACA: Not PPACA-Related

PPACA Notes: null

Filing Description:
 Re: Ameritas Life Insurance Corp.
 NAIC No. 0943-61301
 FEIN No. 47-0098400

Submission Form Identification: Electronic Application Process Informational Submission
 Designation of Form as Individual or Group Market: Individual
 General Description of Submission: Informational filing of an electronic application process for disability income products.

The company is implementing an electronic application process and is seeking approval to use the existing disability income application forms electronically in addition to the current printed version. We confirm there are no changes made to the approved application forms.

Ameritas Life Insurance Corp. uses technology that provides an online signature solution, including allowing producers to collect owners, insured's and producer electronic signatures. The electronic application and signature process is only available to those who specifically consent to do business with Ameritas Life Insurance Corp. electronically, and at any time, such consent can be revoked and the applicant can return to a hard copy application. The applicant has the option to print and sign the application instead of using the electronic application and signature process.

The solution consists of an online module, integrated with the platform that allows users to pull up an electronic version of the filed and approved application, review its content, view all signatures required associated with the document, and if there is no change or correction to the document as presented, apply an electronic signature for each signature required. Each signature will be captured separately. The E-Signature solution generates all of the documents for one application in separate documents, and each document contains its own metadata that is locked and bound after the signing ceremony is complete. If any document is changed during the course of the signing ceremony, any signatures for such document are effectively revoked, and the document must be resigned completely. Once the application is submitted to the carrier it can never be changed and is held at the carrier in a locked down status.

An Exhibit A is attached which lists the previously approved application forms, approval dates, SERFF tracking numbers, application name and state ID number that the electronic application process will be used with.

No part of this filing contains any unusual or possibly controversial items from normal company or industry standards.

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If you have any questions or comments regarding this filing, please refer them to me at 1-800-825-1551, extension 52984 or via email at: jboggs@ameritas.com. Thank you for your consideration of this submission. Be assured it is appreciated.

Sincerely,

Jenny Boggs
Contract Analyst

Company and Contact

Filing Contact Information

Jenny Boggs, Contract Analyst
1876 Waycross Road
P O Box 40888
Cincinnati, OH 45240

jboggs@ameritas.com
800-825-1551 [Phone] 52984 [Ext]
513-595-2918 [FAX]

Filing Company Information

Ameritas Life Insurance Corp.
5900 O Street
P O Box 81889
Lincoln, NE 68501-1889
(800) 756-1112 ext. [Phone]

CoCode: 61301
Group Code: 943
Group Name:
FEIN Number: 47-0098400

State of Domicile: Nebraska
Company Type:
State ID Number:

Filing Fees

Fee Required? Yes
Fee Amount: \$50.00
Retaliatory? No
Fee Explanation:
Per Company: No

Company	Amount	Date Processed	Transaction #
Ameritas Life Insurance Corp.	\$50.00	08/30/2012	62171779

SERFF Tracking #:	AMFA-128654442	State Tracking #:		Company Tracking #:	ELECTRONIC APPLICATION PROCESS - HEALTH
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TOI/Sub-TOI:	H21 Health - Other/H21.000 Health - Other		
Product Name:	Electronic Application Process - Health		
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Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved-Closed	Rosalind Minor	09/10/2012	09/10/2012

State:	Arkansas	Filing Company:	Ameritas Life Insurance Corp.
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Disposition

Disposition Date: 09/10/2012
Implementation Date:
Status: Approved-Closed
HHS Status: HHS Approved
State Review: Reviewed-No Actuary
Comment:

Rate data does NOT apply to filing.

Schedule	Schedule Item	Schedule Item Status	Public Access
Supporting Document	Flesch Certification	Approved-Closed	Yes
Supporting Document	Application	Approved-Closed	Yes
Supporting Document	Health - Actuarial Justification	Approved-Closed	Yes
Supporting Document	Outline of Coverage	Approved-Closed	Yes
Supporting Document	PPACA Uniform Compliance Summary	Approved-Closed	Yes
Supporting Document	Exhibit A - Previously Approved Application Forms	Approved-Closed	Yes

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Supporting Document Schedules

		Item Status:	Status Date:
Bypassed - Item:	Flesch Certification	Approved-Closed	09/10/2012
Bypass Reason:	Not Applicable		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Application	Approved-Closed	09/10/2012
Bypass Reason:	Not Applicable		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Health - Actuarial Justification	Approved-Closed	09/10/2012
Bypass Reason:	Not Applicable		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	Outline of Coverage	Approved-Closed	09/10/2012
Bypass Reason:	Not Applicable		
Comments:			

		Item Status:	Status Date:
Bypassed - Item:	PPACA Uniform Compliance Summary	Approved-Closed	09/10/2012
Bypass Reason:	Not Applicable		
Comments:			

		Item Status:	Status Date:
Satisfied - Item:	Exhibit A - Previously Approved Application Forms	Approved-Closed	09/10/2012
Comments:	Exhibit A - Previously Approved Application Forms		
Attachment(s):			

SERFF Tracking #:	AMFA-128654442	State Tracking #:		Company Tracking #:	ELECTRONIC APPLICATION PROCESS - HEALTH
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Exhibit A - AR Disability Income Applications.pdf

EXHIBIT A - ARKANSAS PREVIOUSLY APPROVED DISABILITY INCOME APPLICATION FORMS

Form Number	Form Name	Approval Date	State File #	SERFF #
UN 2550 PI-A	Application for Insurance/Personal Information	5/12/2011	48747	AMFA-126977372
UN 2550 DI 3-11	Application for Insurance/DI Policy Details	5/12/2011	48747	AMFA-126977372
UN 2550 DI FI 3-11	Application for Insurance/Financial Information	5/12/2011	48747	AMFA-126977372
UN 2550 LQ	Application for Insurance/Lifestyle Questionnaire	5/12/2011	48747	AMFA-126977372
UN 2550 HQ	Application for Insurance/Health Questionnaire	5/12/2011	48747	AMFA-126977372
UN 2550 AG	Application for Insurance/Agreement	5/12/2011	48747	AMFA-126977372
UN 3470 3-11	Application for Benefit Increase - Disability Income (GSI)	5/12/2011	48747	AMFA-126977372
UN 4348 PD 3-11	Application for Disability Income GSI - Policy Details	5/12/2011	48747	AMFA-126977372
UN 4348 AG 3-11	Application for Disability Income GSI - Agreement	5/12/2011	48747	AMFA-126977372
AL 553-A	Amendment of Application	5/12/2011	48747	AMFA-126977372
AL 1217-B	Pilots and Crew Members Aviation Amendment	5/12/2011	48747	AMFA-126977372
UN 0287 AB	Foreign Travel Questionnaire Amendment of Application	5/12/2011	48747	AMFA-126977372
UN 2870 3-11	Amendment of Application (Misc, Alcohol, Asthma,...)	5/12/2011	48747	AMFA-126977372